

OUR PROMISE TO FLORIDA

Count on us at your time of greatest need.



UPC Insurance proudly serves the unique needs of our agency partners and their customers in Florida. UPC delivers premier products and services to homeowners across the state.

Because we are a financially stable property and casualty insurance company, our agency partners and policyholders can rest easy knowing that UPC will be here when you need us.

Five Foundations of UPC Insurance

Why you can rest easy with UPC

1. Financial stability
2. Products that work
3. Superior claims service
4. Ease of doing business
5. Fair pricing

A LINEUP OF PRODUCTS WITH SMART PROTECTION

We offer a suite of **customizable products** designed for the distinct needs of policyholders in Florida.

Current Products

- Homeowners Insurance (HO3)
- Condominium Insurance (HO6)
- Renters Insurance (HO4)
- Dwelling Fire (DP3 and DP1)
- NFIP Flood
- Private Flood
- Commercial Residential

Optional Coverage Enhancements

- Equipment Breakdown with \$500 deductible
- ID Theft with fully managed restoration
- Water back-up of sewer and drains up to \$25,000
- Premier and Premier Plus offer 25% Ordinance & Law coverage
- Animal Liability coverage



Smart Protection: Brand New Condo (HO6) Program Highlights

- Completely revised rates and program design
- Competitive pricing
 - Superior construction
 - Improved territory rating
- Quick and easy to use quoting platform, similar to our HO3 program
- Attractive discounts and coverage options
- Coverage for many rentals

STABILITY RATINGS

UPC Insurance has sustained a **Financial Stability Rating® of A,**



Exceptional, from Demotech since 1999. FSRs are a leading indicator of the financial stability of Property and Casualty insurers. Demotech is a financial analysis firm serving the P&C industry. Demotech's FSRs are recognized by Fannie Mae, Freddie Mac and the Department of Housing and Urban Development.

UPC has also earned an **A- and a Stable Outlook by Kroll Bond Rating Agency.** This assessment measures both UPC's finances and our overall strategic vision for serving our policyholders and agents.

MORE THAN
\$3.1 BILLION
IN TOTAL REINSURANCE

**HERE IN YOUR
TIME OF NEED**
\$2.7 BILLION IN CLAIMS PAID

PUBLIC COMPANY
**LISTED ON
NASDAQ (UIHC)**

UPC
INSURANCE

Keep
the
Promise®

KEEPING THE PROMISE IN FLORIDA

By providing a strong financial backstop for the policyholders' most important asset — their property.



As part of our commitment to serving the unique needs of customers in Florida, UPC offers a variety of flexible products designed to provide affordable options with superior coverage.

Big State. Big Appetite.

- Coverage A binding up to \$1 million without underwriting approval
- No age of home restrictions
- No coastal restrictions
- No wind restrictions where UPC is open for business
- Flexibility to tailor your coverage needs



DID YOU KNOW?

Quick facts about UPC

- Publicly traded company listed on NASDAQ (UIHC)
- The **19th largest writer of homeowners** business nationally
- Writing in coastal states since 1999
- Licensed in 18 states and writing in 12 states
- **7th largest writer of homeowner** business in Florida

DISCOUNTS AVAILABLE

- Multi-Policy Discount — UPC Flood, UPC Dwelling Fire
- Protective devices discount
- Accredited builder discount
- Age of roof discount
- Wind mitigation discounts
- Senior/retiree discounts
- Newer home rates
- Smart Home Water Protection (HO6)

UNDERWRITING FLEXIBILITY

We strive to make it easy to do business with us

- Home self-inspection — Inspection is a snap. Just send us digital photos with no appointment needed.
- Trampoline/pool slide liability exclusions
- Golf cart coverage
- Accepting dangerous dog breeds with animal liability exclusions
- Options for full water on older homes



CLAIMS EFFICIENCY

With every claim, our goal is to promptly restore our customer to their pre-loss condition while maintaining a high level of customer satisfaction

- Reporting a claim can be done 24/7 by phone or online
- Every claims decision is made by a UPC Claims Associate
- Policyholders may utilize any contractor of their choice

Learn more about UPC:
upcinsurance.com



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the
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